

Terms and Conditions for AlipayHK BOC Credit Card Installment Program:

1. Cardholders paying with their BOC credit card bound in their AlipayHK mobile application (hereinafter referred to as "AlipayHK"), who shall be bound by "Terms and Conditions for Interest-free Purchase Installment Program" and this Terms and Conditions.
2. The applicable transaction amount for 3-month installment shall be HKD500 and above, and for 6-month,12-month, 18-month and 24- month instalment(if any) shall be HKD1,000 or above, or any other amount that may be specified by BOC Credit Card (International) Co., Ltd. (hereinafter referred to as "Card Company") from time to time. The installment amount cannot exceed the cardholder's available credit limit.
3. Any handling fee or delivery fee shall be determined and charged by AlipayHK and merchants (include Taobao), which shall be added to the total amount of the Interest-free Purchase Installment.
4. Transactions are subject to the Terms and Conditions set by Taobao and AlipayHK.
5. All approved " Interest-free Purchase Installment Program " applications are irrevocable.
6. AlipayHK will charge handling fees based on the price of the goods purchased and the delivery fee (if any). In the event a Cardholder applies for a refund after approval of the Installment Program and a full refund or partial refund is issued, the refunded amount inclusive of the purchase price and delivery fee (if any) will be refunded to the corresponding credit card account.

**Regardless of whether a full or partial refund is issued, the Installment Program will not be changed and the Cardholder must make installment payment in accordance with the monthly credit card statement instructions.**

The refunded amount and fees, subject to specific circumstances, shall generally be refunded to the corresponding credit card account on the next working day (subject to the ordinary business hours of the banks in Hong Kong and excluding Saturdays, Sundays and public holidays) when the refund is initiated.

7. At the time when the Interest-free Purchase Installment Program has been approved, the available credit limit in the Account shall be reduced (if not yet reduced) by the Interest-free Purchase Installment Amount and shall be increased by the Monthly Installment amount repaid to the Account.
8. If a Cardholder requests a partly or fully refunded or returned of the goods/transactions after the Installment Program is approved, such relevant transactions will not be eligible for Gift Points.
9. The Applicant acknowledges and agrees that the sale and purchase transaction of goods and/or services is made between the Applicant and the merchant, and where the Card Company acts as the purchaser from the merchant under the Installment Program. **The Card Company disclaims any liability whatsoever in relation to the goods and/or services sold and supplied by the merchant. The Applicant shall handle all disputes directly with the merchant.** The chargeback provisions of card organizations shall not be applicable to the Interest-free Purchase Installment Program which is not a normal credit card transaction.
10. " Interest-free Purchase Installment Program " is not applicable to card accounts in breach of the Agreement, being cancelled or with a past due record.

11. The Card Company reserves the right to change, suspend or terminate the promotion offer or to amend its Terms and Conditions at its sole discretion anytime without prior notice. All matters and disputes will be subject to the final decision of the Card Company.

12. You can download and store the below terms and conditions in the Bank's website within 30 days.

[https://www.bochk.com/dam/boccreditcard/merchant/AlipayHK\\_BOC\\_Credit\\_Card\\_Installation\\_Program\\_TnC\(EN\).pdf](https://www.bochk.com/dam/boccreditcard/merchant/AlipayHK_BOC_Credit_Card_Installation_Program_TnC(EN).pdf)

13. You can also download and scan the following QR code to save:



14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.